

## Easy, Secure & Regulated

Saifu is a licensed, crypto-fiat financial institution powered by blockchain technology and world-class bank-grade security technologies that allows private and corporate clients to easily buy, safely store, exchange and pay with crypto and fiat currencies using debit cards and IBAN accounts.

## The Problem with Cryptocurrency

Most people find it difficult to buy and securely store cryptocurrency. Major exchanges and online wallets have been hacked. Hardware wallets can be lost or fail. And none of these options allow cryptocurrency to be used like a fiat currency.

## Saifu's Solution

As a licensed financial institution, Saifu offers a simple, secure, and regulated solution to individuals and business who want to use cryptocurrencies alongside fiat currencies. Saifu's exchange services make buying and selling cryptocurrencies easy, at the lowest rates. Cryptocurrencies are protected by Thales, a global leader in cybersecurity. We provide IBAN accounts for both fiat and cryptocurrencies, enabling easy wire transfers.

For firms ready to embrace blockchain technology, Saifu offers business accounts that integrate fiat and cryptocurrency, including payment services. Saifu boasts all of these features on a regulated and externally audited platform. The product is currently in closed beta testing, and there is a waiting list of over 2,000 individuals for the open beta release in March.

## Easy and Intuitive Interface

We built the Saifu platform to bring cryptocurrencies to everyone, and so we've made Saifu as simple as it is secure. Our mobile and desktop interfaces are straightforward and user friendly. Users don't have to worry about securing their cryptocurrency keys, or finding the best rate among the many exchanges. Purchases made with a Saifu Mastercard can be automatically funded with cryptocurrency, at the best rates available. Anyone who can use an online banking service or mobile banking app can use Saifu.

## Cutting Edge Security Technology

All cryptocurrencies in Saifu account protected by Thales Hardware Security Modules. Thales is a world leader in cybersecurity, with 2,000 cybersecurity experts in five operations centers in Europe, North America, and Asia. Our users' cryptocurrency keys are born in Thales Hardware Security Modules, and cannot be accessed without technicians being physically present, and inserting keycards. This means your keys are protected, even if we're hacked.

## Regulated in Europe

Saifu believes that the key to our success is winning our customers' trust. That's why we've chosen to be fully regulated by the Czech National Bank (CNB). Our license from the CNB imposes strict liquidity requirements, as well as thorough Know Your Client (KYC) and Anti-Money-Laundering (AML) policies. Even our organizational structure must be approved by regulators. Additionally, Saifu is regularly audited by one of the world's largest accountancy firms.

## Liquid Cashback Token

Token Sale Starts ..... Token Sale Ends  
**Feb 19 — April 30**  
 2018

## Core Team



**Alexander Legoshin**  
 Chairman of the Supervisory Board,  
 Co-Founder



**Evgeny Vigovsky**  
 COO & CTO, Co-Founder



**Zach Murray**  
 Head of Communications



**Danil Perushev**  
 Director of Business Development



**Eizens Slava**  
 Head of Back Office



**Victoria Kolosova**  
 Head of Legal



**Leonid Kondratiev**  
 Head of Marketing



**Denis Katkov**  
 Project Manager



**Anatoliy Sokolnikov**  
 Blockchain developer



**Dmitry Glukhodedov**  
 Treasury Specialist



**Maxim Prishchepo**  
 Blockchain developer

## Advisors



**Timothy Enneking**  
 Strategic Advisor



**Ben Banerjee**  
 Strategic Director



**Aleksandr Minakov**  
 ICO Advisor



**Johnson Chng**  
 Asia/Pacific Communications Advisor



**Vaclav Bedrich**  
 Central Europe Communications  
 Advisor

## ICO & Token Details

Soft Cap: **\$10M**

Hard Cap: **\$49M**

Price Level: **1 SFU = 0.0001 BTC**

Type: **ERC20**

Estimated Final Token Issuance: **< 100M SFU\***

Dates: **February 19, 2018 – April 30, 2018**

\*NB total tokens issued is currently 200M. Following the ICO all tokens not sold or allocated will be burned. To reach hard cap of \$49mn, we expect to release 100M SFU or less.

## Liquid Cashback Rewards

Token holders enjoy a number of rewards, fee discounts and cashback.

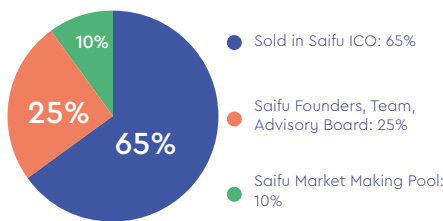
Reward	Type	Holding Req.	Payment in SFU
5%	Tokens Back	None	No
10%	Discount	None	Yes
10% ----- Tokens Back	}	5,000 (1 month)	Yes
15% ----- Discount			
20% ----- Tokens Back	}	50,000 (3 month)	Yes
30% ----- Discount			

## Token Discount Structure

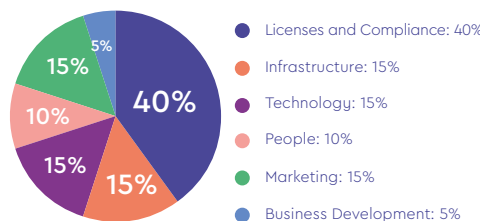
Saifu offers discounts on large cryptocurrency purchases:



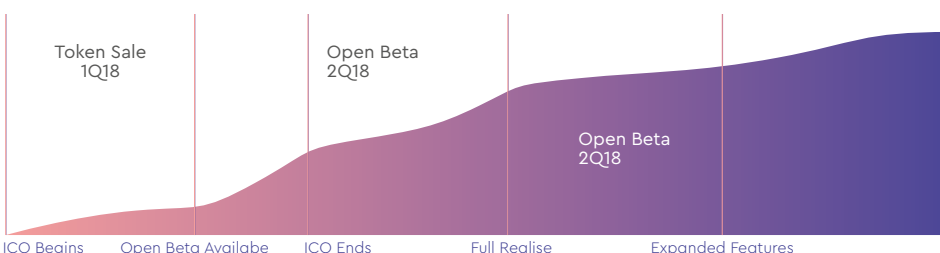
## Token Allocation



## Fund Allocation



## Anticipated Strategy of Development:



Future Growth: Reaching our soft cap will allow us to meet most of the milestones in our roadmap. Upgrading to a banking license and the services contingent upon it would likely have to be delayed until organic growth could cover them. If we are able to achieve our hard cap, the funds raised will allow us to expand our geographical cover of licenses and upgrade to a banking license more quickly, as liquidity requirements are high. Additionally, we will be able to expand our cryptocurrency offerings more quickly and get accounts on more major exchanges sooner.

## Saifu Personal Roadmap:

### Features available in Open Beta:

- Small Payment Institution license
- Accounts in fiat and cryptocurrencies
- Bank-grade security platform for storing cryptocurrencies
- Fiat currency wire transfers in/out (SEPA, SWIFT)
- Payment operations for fiat and crypto currencies
- Compliance procedures (KYC/AML/CTF etc.) for fiat and cryptocurrencies
- Saifu prepaid cards linked to any account

### Features of Full Release:

- IBAN accounts
- Visa/MasterCard account top-ups from any bank
- Transfer out fiat to Visa/MasterCard accounts cards of any bank
- Sleek and simple online and mobile banking interfaces

### Features planned for development:

- Exchange operations for fiat and crypto currencies Corporate account in one exchange, in KYC with two additional exchanges. Plans to expand to total of eight following ICO
- Trading robot for crypto currencies 2H18

## Saifu Corporate Roadmap:

### Open Beta – Planned for 2Q18:

- Programs for ICO companies that want to store and use crypto and fiat for business operations
- Connection to SWIFT – SWIFT Code acquired, integration in 2Q18
- Authorized Payment Institution/Electronic Money Institution license
- Accounts with IBANs in fiat and crypto currencies
- SEPA integration

### Additional Features for Full Release in 3Q18:

- Payroll programs in crypto and fiat currencies

### Extended Product in 2019:

- Cryptocurrency acquisition and payments for online and offline businesses
- Advanced trading robot for cryptocurrencies with full use of AI and big data
- Visa and Mastercard principal licenses
- Fiat payment acquiring services
- Card issuing